

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JULIE SHANK-MICHAUX

Debtor(s)

Case No. 16-22499CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/05/2016.
- 2) The plan was confirmed on 09/30/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 02/06/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/05/2019.
- 6) Number of months from filing to last payment: 31.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$41,950.00.
- 10) Amount of unsecured claims discharged without payment: \$12,674.60.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$165,070.69
Less amount refunded to debtor	\$58,337.43

NET RECEIPTS: **\$106,733.26**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,825.17
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,325.17**

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA NA**	Unsecured	1,907.67	NA	NA	0.00	0.00
BMO HARRIS BANK NA	Secured	12,000.00	16,571.81	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	10,459.27	11,261.50	11,261.50	11,261.50	0.00
CAPITAL ONE NA**	Unsecured	1,147.56	1,307.65	1,307.65	1,307.65	0.00
COMCAST*++	Unsecured	900.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	4,026.64	4,070.06	4,070.06	4,070.06	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	104.94	104.94	104.94	0.00
FRANKLIN REGIONAL SCHOOLS FCU	Unsecured	NA	9,418.15	9,418.15	9,418.15	0.00
JPMORGAN CHASE BANK NA	Unsecured	9,866.93	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	951.87	1,016.52	1,016.52	1,016.52	0.00
MIDLAND FUNDING LLC	Unsecured	3,129.00	3,198.27	3,198.27	3,198.27	0.00
NAVIENT PC TRUST	Unsecured	NA	3,403.93	3,403.93	3,403.93	0.00
PNC BANK NA	Secured	150,000.00	150,700.63	37,533.31	37,533.31	0.00
PNC BANK NA	Secured	0.00	764.15	764.15	764.15	0.00
PNC BANK NA	Unsecured	NA	1,668.62	1,668.62	1,668.62	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,453.31	4,405.22	4,405.22	4,405.22	0.00
QUANTUM3 GROUP LLC AGNT - STE	Secured	7,930.74	8,160.50	8,160.50	8,160.50	0.00
TD BANK USA NA**	Unsecured	10,833.23	11,890.27	11,890.27	11,890.27	0.00
TD RETAIL CARD SERVICES	Unsecured	NA	159.00	159.00	159.00	0.00
TD RETAIL CARD SERVICES	Secured	NA	1,046.00	1,046.00	1,046.00	0.00
TOYOTA MOTOR CREDIT CO	Secured	1,500.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP (TMC	Secured	2,000.00	2,018.47	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$37,533.31	\$37,533.31	\$0.00
Mortgage Arrearage	\$764.15	\$764.15	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$9,206.50	\$9,206.50	\$0.00
TOTAL SECURED:	\$47,503.96	\$47,503.96	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$51,904.13	\$51,904.13	\$0.00

Disbursements:	
Expenses of Administration	<u>\$7,325.17</u>
Disbursements to Creditors	<u>\$99,408.09</u>
TOTAL DISBURSEMENTS :	<u>\$106,733.26</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/03/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.